



Independent Service Quality Survey Data

Personal current accounts (PCA)

Business current account (BCA)

Guidelines for using the data available via Open Banking API Endpoint

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Purpose & Contents

These Guidelines are intended to ensure that API users are aware of the background to the surveys, what data is available, how the data has been obtained and derived, and to provide helpful guidance as to any limitations and factors that users should be aware of so that the data is used accurately, appropriately and responsibly in line with its intended purposes. These guidelines are not intended as a technical guide for using the API.

For further information about the surveys please contact the following:

Personal current accounts (PCA): pcaenquiries@gfk.com

Business current accounts (BCA): bcaenquiries@bdc.com

For any technical matters regarding use of the API please contact Open Banking Service Desk at ServiceDesk@openbanking.org.uk.

This document contains the following sections:

- Introduction
- Using the data
- What's in the data
- Detailed methodology

Introduction

In November 2014, the Competition and Markets Authority (CMA) board made a reference for a market investigation into the supply of retail banking services to personal current account customers and to small and medium-sized enterprises (SMEs¹) in the United Kingdom (the market investigation).

In August 2016 the CMA published its report on the market investigation, entitled '*Retail Banking market investigation: Final report*' (the Final Report) and in February 2017 the CMA published '*The Retail Banking Market Investigation Order 2017*' (the CMA Order).

Under Part 3 of the above Order, an independent survey is required to be conducted to:

- Ask customers of the 16 largest personal current account providers in Great Britain and 9 in Northern Ireland² if they would recommend their provider to friends and family.
- Ask customers of the 14 largest business current account providers in Great Britain and 5 in Northern Ireland if they would recommend their provider to other small and medium-sized enterprises (SMEs).

Following a tendering and selection process facilitated by UK Finance³, and involving the mandated providers and the CMA in early 2017, GfK UK Limited ('GfK') were appointed to undertake the PCA survey and BDRC Continental Limited ('BDRC') were appointed to undertake the BCA survey

Throughout these guidelines the personal current account survey will be referred to as 'PCA' and the business current account survey will be referred to as 'BCA'.

The PCA and BCA surveys ask respondents how likely they are to recommend their current account provider for a range of services (further details in the section 'What's in the data'). The results and data from these surveys are publicly available for everyone to access from August 2018. Results and data will be updated every 6 months with the first update in February 2019 and then August 2019 based on data representing the previous twelve month period.

Using the data

The official metrics

The official published metrics are calculated as the weighted percentage of respondents saying that they are “extremely likely” or “very likely” to recommend the provider for each service.

These percentages are based on “eligible respondents” once the following have been excluded from the total number of customers answering the question:

PCA	BCA
Those saying don't know	Those saying don't know
Those saying they do not make recommendations	Those saying they have not used the service (this does not apply to Q10 the overall recommendation metric)
Those who have not used the relevant service in the required time period (this does not apply to Q1 the overall recommendation metric)	Those with no recent use of the service(s) (this does not apply to Q10 the overall recommendation metric)

The published metrics are therefore not based on all answering the question, but on all eligible respondents once the agreed exclusions have been made.

NOTE: The aggregated ranking tables do not include any brands where the eligible sample size is less than 100.

Running analysis

The disaggregated data can be used to run analysis defined by each user.

As described above, some respondents are excluded from a recommendation score based on the answer they have to the question. The disaggregated data therefore contains two versions of each recommendation question:

- Variables flagged as RECOMMEND only contain responses eligible for the official metric (extremely likely, very likely, fairly likely and unlikely)
- Variables flagged as ALL contain all responses to the questions (extremely likely, very likely, fairly likely, unlikely, don't know, do not recommend, not used service during the required period)

To run analysis that is in line with the official metrics, the variables labelled as 'RECOMMEND' should ALWAYS be used.

The disaggregated data can be used to run calculations for many different groups and the base sizes for each of these groups will vary. **It is recommended that results are only used where the unweighted base size is a minimum of 100** (and the published aggregated ranking tables do not include any brands where the eligible sample size is less than 100.)

Whilst limited weighting has been applied to this data set, for consistency and comparability, **weighted data should always be used in any analysis.**

The following variables are in the PCA data:

Variable name	Notes
Brand	Name of provider
Age	Age band
Weight	Numeric weight for each respondent – this should always be applied when running calculations
PCAQ1Recommend	Overall service quality – ONLY responses eligible for the official metric
PCAQ2Recommend	Service in branches - ONLY responses eligible for the official metric
PCAQ3Recommend	Online and mobile banking services - ONLY responses eligible for the official metric
PCAQ4Recommend	Overdraft services - ONLY responses eligible for the official metric
PCAQ1All	Overall service quality – ALL responses to the question including non-eligible responses for the official metric
PCAQ2All	Services in branches - ALL responses to the question including non-eligible responses for the official metric
PCAQ3All	Online and mobile banking services - ALL responses to the question including non-eligible responses for the official metric
PCAQ4All	Overdraft services - ALL responses to the question including non-eligible responses for the official metric

The following variables are in the BCA data:

Variable name	Notes
Brand	Name of provider
Weight	Numeric weight for each respondent – this should always be applied when running calculations
BCAQ5	Number of employees
BCAQ10Recommend	Overall service quality – ONLY responses eligible for the official metric
BCAQ11Recommend	Relationship and account management – ONLY responses eligible for the official metric
BCAQ12Recommend	Online / mobile business banking - ONLY responses eligible for the official metric
BCAQ13Recommend	Branch and business centre services - ONLY responses eligible for the official metric
BCAQ16Recommend	Overdraft or loan services - ONLY responses eligible for the official metric
BCAQ17_1	Routine business banking enquiry – Last done
BCAQ17_2	Business banking needs – Last done
BCAQ17_3	Online business banking – Last done
BCAQ17_4	Mobile business banking – Last done
BCAQ17_5	Visit branch or business centre – Last done
BCAQ17_6	Post Office counter – Last done
BCAQ10All	Overall service quality – ALL responses to the question including non-eligible responses for the official metric
BCAQ11All	Relationship and account management - ALL responses to the question including non-eligible responses for the official metric
BCAQ12All	Online / mobile business banking - ALL responses to the question including non-eligible responses for the official metric
BCAQ13All	Branch and business centre services - ALL responses to the question including non-eligible responses for the official metric
BCAQ16All	Overdraft or loan services - ALL responses to the question including non-eligible responses for the official metric

What's in the data

Article 13 of the CMA Order requires data to be provided as follows:

13. Release of service quality indicators

Providers must release and make continuously available without charge, in accordance with the Read-only Data Standard:

13.1.1 service quality indicators that the Provider is required to publish and release pursuant to Article 15; and

13.1.2 all underlying data anonymised so that it is no longer personal data for the purposes of the DPA generated from the responses to survey questions commissioned in accordance with Article 16 unless such information has already been released in a manner consistent with the Read-only Data Standard via other means. Such information may include survey results relating to providers who are not subject to this Part 2.

There are separate data tables and data files for the PCA and BCA surveys for Great Britain and Northern Ireland, as follows:

- PCA GB (check naming conventions for all files and check if need to list tables and data)
- PCA NI
- BCA GB
- BCA NI

Taking the two data sets as set out in the Order above in turn:

- i. The aggregated data tables show the official scores and rank positions for each of the providers on each of the key metrics (summarised below).
- ii. The disaggregated data files include the raw data allowing users to analyse the data and create their own calculations. Details of the variables included in the data files are at the end of this section.

Key metrics on the PCA survey

Key metric	Question number	Full question text
Overall service quality	1	Thinking about your {current account/payment account}, taking everything into account, are you likely or unlikely to recommend PROVIDER NAME to friends and family for current account banking, if asked by them? Are you extremely likely, very likely, fairly likely or unlikely?
Services in branches	2	I'd like to ask next about the branch services that PROVIDER NAME offers – by that I mean the staff and facilities including any machines inside the branch. If you have used a Post Office to carry out banking activities on your PROVIDER NAME account please include this. Based on your experience over the last three months are you likely or unlikely to recommend PROVIDER NAME's branch services to friends and family, if asked by them? Are you extremely likely, very likely, fairly likely or unlikely? If you have not used a branch in the last three months please say so.
Online and mobile banking services	3	And again based on your experience over the last three months are you likely or unlikely to recommend PROVIDER NAME's online and mobile banking services to friends and family, if asked by them? Are you extremely likely, very likely, fairly likely or unlikely? If you have not used online or mobile banking in the last three months please say so.
Overdraft services	4	Based on your experience over the last twelve months are you likely or unlikely to recommend PROVIDER NAME's overdraft services to friends and family, if asked by them? Are you extremely likely, very likely, fairly likely or unlikely? If you have not been overdrawn on your account in the last twelve months please say so.

Key metrics on the BCA survey

Key metric	Question number	Full question text
Overall service quality	10	Taking everything into account, if asked, are you likely or unlikely to recommend [INSERT BRAND]'s

		business banking to other small and medium sized businesses?
Relationship / account management	11	If asked, are you likely or unlikely to recommend [INSERT BRAND]'s relationship and account management to other small and medium sized businesses? This would include the handling of routine business enquiries or more detailed discussions about your business needs, either face-to-face or by phone.
Online and mobile banking services	12	Thinking now about the digital channels that you may have used to access your business bank account in the last 12 months, how likely or unlikely are you to recommend [INSERT BRAND]'s online and/or mobile business banking to other small and medium sized businesses, if asked by them?
Services in branches and business centres	13	I'd now like to focus on your use of branch facilities provided by [INSERT BRAND] in the last 12 months, including Post Office counters if you have used them for [INSERT BRAND] business banking purposes, but not ATMs / cash machines positioned outside a branch. With this in mind, are you likely or unlikely to recommend [INSERT BRAND]'s branch and business centre services to other small and medium sized businesses, if asked by them?
SME overdraft and loan services	16	Thinking now about the business overdraft and loan facilities provided by [INSERT BRAND] over the last 12 months, are you likely or unlikely to recommend [INSERT BRAND]'s overdraft or loan services to other small and medium sized businesses, if asked by them?

Note that Clubs, Charities and Societies (CC&S) customers are asked at each question how likely they would be to recommend the brand to other Clubs, Charities and Societies.

Confidentiality and Data Protection

Article 13.1.2 of the Order, as set out above, requires that all underlying data be anonymised so that it is no longer personal data for the purposes of the Data Protection Act. Ensuring that those who have participated in the survey cannot be identified is essential. No personal identifiable information is included in the data and demographic and firmographic details are intentionally limited, to broad age band on the PCA survey and to broad turnover band on the BCA survey data.

The first data sets include data from interviewing in the first year made up of 2 waves of interviewing. Each wave covers 6 months of interviews. Every six months, in February and August, the results and data will be updated with the latest wave and the first of the earlier waves will be removed, so that available data always covers one year of interviewing (i.e. 2 waves of interviewing).

Detailed methodology

This section provides more detailed information on the methodology that has been applied to this survey for personal current accounts and business current accounts.

Background

In November 2014, the Competition and Markets Authority (CMA) board made a reference for a market investigation into the supply of retail banking services to personal current account customers and to small and medium-sized enterprises (SMEs) in the United Kingdom (the market investigation).

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- Ask customers of the 14 largest business current account providers in Great Britain and 5 in Northern Ireland if they would recommend their provider to other small and medium-sized enterprises (SMEs¹).

The PCA survey is conducted by GfK UK and the BCA survey is conducted by BDRC.

Sampling

PCA: The survey is based on a random probability sample of each brand's customers. Providers have supplied a breakdown of their qualifying customer base by age band, region and gender so GfK can check that samples for each provider are representative of each provider's total qualifying customer base.

BCA: Providers have supplied a breakdown of their qualifying customer base by region, sector, turnover and small and medium-sized enterprises (SMEs) / Clubs, Charities and Societies (CC&S) so BDRC can check that samples for each provider are representative of each provider's total qualifying customer base.

Data collection and volumes

Interviewing is conducted on a continuous basis for all brands throughout the fieldwork period.

PCA: Data collection is by computer assisted telephone interviewing (CATI).

The annual survey aims to achieve **1,000** respondents per provider for Great Britain and **500** per provider for Northern Ireland. Quota controls are set to ensure that for each provider the achieved sample is representative by age, gender and region.

BCA: Data collection is by computer assisted telephone interviewing (CATI).

The annual survey aims to achieve **1,200** respondents per provider for Great Britain and **600** per provider for Northern Ireland. Quota controls are set to ensure that for each provider the achieved sample is representative by sector, region, turnover and SME /CC&S.

The questionnaire & results

PCA: The questionnaire asks respondents how likely they are to recommend their current account provider for each of the following:

- Overall service
- Branch services
- Online and mobile services
- Overdraft services

BCA: The questionnaire asks respondents how likely they are to recommend their business account provider for each of the following:

- Overall service
- Relationship and Account Management
- Online and mobile banking
- Branch and Business Centre services
- Overdraft and loan facilities

On both PCA and BCA each recommendation question results are in the form of the percentage saying that they were “extremely likely” or “very likely” to recommend the provider. Percentages will be calculated by excluding those who answered “don’t know”, and also excluding those who had not used a branch, online/mobile banking/or an overdraft (and SME loan - BCA only) or relationship/account management (BCA only) in the required time period.

Where providers score equally in terms of the percentages based on whole numbers these will be shown as scoring equally, but in order to create a position in a list they will be positioned according to their percentage calculated by using two or more decimal points.

Publication of results

The first set of service quality indicators shall be published by all providers on 15 August 2018, falling at least six weeks after all the data, incorporating results from September 2017 (at the latest) to June 2018, has been collected.

The service quality indicators shall thereafter be updated on the first Working Day after 14 February and 14 August each year based on data collected on a rolling basis over the 12 months from, respectively:

- the beginning of January to the end of December of the previous calendar year; and
- the beginning of July to the end of June incorporating six months of results from the previous calendar year and six months from the prevailing calendar year.

Providers participating in the survey in Great Britain

PCA: Bank of Scotland, Barclays Bank UK, Clydesdale Bank, Coventry Building Society, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Nationwide, NatWest, Royal Bank of Scotland, Santander UK, The Co-operative Bank, TSB, Yorkshire Bank.

BCA: Allied Irish Bank (GB), Bank of Scotland, Barclays Bank UK, Clydesdale Bank, Handelsbanken, HSBC UK, Lloyds Bank, Metro Bank, NatWest, Royal Bank of Scotland, Santander UK, The Co-operative Bank, TSB, Yorkshire Bank.

Providers participating in the survey in Northern Ireland

PCA: Bank of Ireland UK, Barclays Bank UK, Danske Bank, First Trust Bank, HSBC UK, Halifax, Nationwide, Santander UK, Ulster Bank.

BCA: Bank of Ireland UK, Danske Bank, First Trust Bank, Santander UK, Ulster Bank

Eligibility criteria for participating providers:

Subject to Articles 4.2 and 4.3 of the CMA Order, Part 3 of the Order applies in relation to the:

- GB PCA market to Brands with more than 150,000 Active PCAs in GB
- NI PCA market to Brands with more than 20,000 Active PCAs in NI
- GB BCA market to Brands with more than 20,000 Active BCAs in GB
- NI BCA market to Brands with more than 15,000 Active BCAs in NI

Further information

Further information on the CMA Order may be found here

<https://www.gov.uk/government/publications/retail-banking-market-investigation-order-2017>

Exclusions

The following cases are intended to be excluded from the sample provided by providers:

PCA

- Those who have requested not to be contacted for research purposes
- Customers aged under 16
- In the case of GB providers, customers resident outside of England, Scotland or Wales
- In the case of NI providers, customers resident outside NI or the Republic of Ireland
- Customers associated with an account or accounts that are under third party control or Power of Attorney
- Private banking customers
- Accounts with no customer-initiated or automated transactions (excluding notification of interest or fees/charges) in the last 12 months
- No telephone number (mobile or landline)
- Deceased
- Accounts with a sort code related to an offshore branch
- Stopped accounts; covering scenarios such as formal demand for repayment of a debt or where legal/formal dispute proceedings are underway.

BCA

- Dormant Accounts (no credits or debits within past 12 months)
- Pension Accounts
- Trustee Accounts
- Customers marked as deceased
- Customers in Receivership / Liquidation / Bankruptcy
- Dissolved Businesses
- Non-current account holders
- No valid telephone number
- Under 16 (Sole Trader BCAs may be opened at age 16)
- No to Market Research marker
- Not Ordinarily Resident (NOR)
- In the case of GB providers, customers with trading addresses outside of England, Scotland or Wales
- In the case of NI providers, customers with trading addresses outside NI or the Republic of Ireland
- Offshore branch customers
- Overseas / Non Residents
- Non Co-operative Countries & Territories
- Solicitors / Other Client Accounts
- Power of Attorney - Business
- 'Stopped' accounts (includes e.g. bankrupt sole traders or partners; deceased sole traders; liquidations; receiverships; formal demand for repayment; formal legal proceedings)

¹ SMEs include businesses, clubs, charities and societies with an annual turnover/income of up to £25m (exclusive of VAT and other turnover-related taxes).

² Customers of the providers are surveyed across Northern Ireland and the Republic of Ireland; see 'Exclusions' section in these Guidelines.

³ UK Finance is the trade association formed on 1 July 2017 to represent the finance and banking industry operating in the UK. It represents around 300 firms in the UK providing credit, banking, markets and payment-related services. The organisation brings together most of the activities previously carried out by the Asset Based Finance Association, the British Bankers' Association, the Council of Mortgage Lenders, Financial Fraud Action UK, Payments UK and The UK Cards Association.